

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/614,762	DIBACCO, FRANCIS E.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Narayanswamy Subramanian	3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 5/20/2004.
2. ☒ The allowed claim(s) is/are 1-11 and 19-29.
3. ☒ The drawings filed on 11 July 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |  |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)            |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance   |
|   | 9. <input type="checkbox"/> Other _____.   |

### **DETAILED ACTION**

1. This communication is in response to the amendment filed on May 20, 2004.

Cancellation of claims 12-18 and 30-36 has been entered. Claims 1-11 and 19-29 are pending in the application.

#### ***Allowable Subject Matter***

2. Claims 1-11 and 19-29 are allowed.

3. The following is an examiner's statement of reasons for allowance:

The claimed invention pertains to a computer-implemented method and an article of manufacture for preparing bank service charge reports for banking activity of a client, the method comprising: providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description; inputting bank service charge items and bank account data into a computer, the bank service charge items and bank account data being for a specified period of time for one or more banks being used by a client, the bank service charge items and bank account data being obtained from one or more bank statements of a client and being expressed in the one or more statements in terminology used by the one or more banks; and in the computer, automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions. The closest valid prior art (Verderamo US Patent 6,230,145 B1) discloses a method of providing bank transaction data for a merchant using a graphical user

Art Unit: 3624

interface to select one of the payment services categories. Upon entry of requested information into the entry boxes, the request is processed and bankcard transaction data associated with the processed requested information is then displayed on the computer. The steps of providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description and automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions is not disclosed by the prior art.

The searches separately made by the examiner and the Electronic Information Center on the databases of USPTO, European Patent Office, Japanese Patent Office, Derwent Database, Non-Patent literature Databases do not show any patent or non-patent literature regarding ideas, projects or applications disclosed by the instant invention.

The following list identifies the most relevant prior art pertinent to the claimed invention:

Verderamo et al (US Patent 6,230,145 B1) teaches a method of providing bank transaction data for a merchant using a graphical user interface to select one of the payment services categories. Upon entry of requested information into the entry boxes, the request is processed and bankcard transaction data associated with the processed requested information is then displayed on the computer. Verderamo fails to teach the steps of providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a

standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description and automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

Nordstrom, Rabbe (EP 841624 A1) discloses a bank account report analyzer that imports actual statements of the different accounts electronically and starts analyzing the contents. The invoices records, transferred amounts are evaluated by the analyzer. Nordstrom fails to teach most of the features of the claimed invention.

Covaleski, John (Bank Technology News, v15n2 p7(3) Feb 2002) discloses using XBRL technology to automate the process through which financial reports are gathered and input for analysis. Covaleski fails to teach most of the features of the claimed invention.

Thus, the Examiner considers the novelty of the invention to be an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology and automatically creating one or more bank service charge reports for a client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

Art Unit: 3624

fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

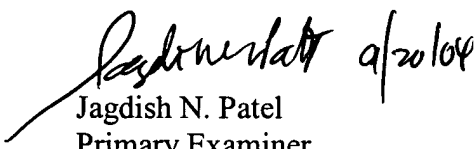
4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:00 AM to 6:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to the Patent Office is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

N. Subramanian  
September 19, 2004

 9/20/04  
Jagdish N. Patel  
Primary Examiner